

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Pickel, Donald G.		Name of Joint Debtor (Spouse) (Last, First, Middle): Lilo, Dace
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA D & D Delivery; DBA Midwest Warehouse & Trucking, Inc.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5038		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9727
Street Address of Debtor (No. and Street, City, and State): 9643 S. Mozart Evergreen Park, IL <div style="text-align: right;">ZIP Code 60805</div>		Street Address of Joint Debtor (No. and Street, City, and State): 9643 S. Mozart Evergreen Park, IL <div style="text-align: right;">ZIP Code 60805</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Pickel, Donald G.

Lilo, Dace

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Christine R. Piesiecki

February 28, 2008

Signature of Attorney for Debtor(s)

(Date)

Christine R. Piesiecki

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Pickel, Donald G.

Lilo, Dace

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Donald G. Pickel

Signature of Debtor **Donald G. Pickel**

X /s/ Dace Lilo

Signature of Joint Debtor **Dace Lilo**

Telephone Number (If not represented by attorney)

February 28, 2008

Date

Signature of Attorney*

X /s/ Christine R. Piesiecki

Signature of Attorney for Debtor(s)

Christine R. Piesiecki 6196644

Printed Name of Attorney for Debtor(s)

Christine R. Piesiecki

Firm Name

**9800 S. Roberts Rd., Suite 205
Palos Hills, IL 60465**

Address

Email: polskadwokat@aol.com

708-233-6833 Fax: 708-233-6834

Telephone Number

February 28, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Donald G. Pickel
Dace Lilo

Debtor(s)

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Donald G. Pickel
Donald G. Pickel

Date: February 28, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Donald G. Pickel
Dace Lilo

Debtor(s)

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: /s/ Dace Lilo
Dace Lilo

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Donald G. Pickel,**
Dace Lilo

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	252,000.00		
B - Personal Property	Yes	3	20,710.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		251,903.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,800.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		395,373.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,538.17
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,543.67
Total Number of Sheets of ALL Schedules		30			
Total Assets			272,710.00		
Total Liabilities				649,076.20	

United States Bankruptcy Court
Northern District of Illinois

In re **Donald G. Pickel,**
Dace Lilo

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,800.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	35,128.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	36,928.00

State the following:

Average Income (from Schedule I, Line 16)	2,538.17
Average Expenses (from Schedule J, Line 18)	2,543.67
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,097.45

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,800.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		395,373.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		395,373.20

B6A (Official Form 6A) (12/07)

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
real estate improved with a single residence and 3 "Morton" buildings located at 1943 North 400 East Road, Gilman, IL 60938	fee simple	H	252,000.00	243,819.00

Sub-Total > **252,000.00** (Total of this page)

Total > **252,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First National Bank of Gilman - checking	J	300.00
		First National Bank of Gilman - savings	J	300.00
		First Midwest Bank	J	2,500.00
		Founders Bank	H	30.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. household goods and furnishing	J	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. DVD's and CD's	J	100.00
6. Wearing apparel.		Misc. clothing	J	1,000.00
7. Furs and jewelry.		Misc. costume jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		target pistol	J	200.00
		camera	J	80.00
		2 bicycles	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Country Companies	J	600.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **9,710.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401 (k) Wife's place of employment	W	500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **500.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chevy Aveo	H	10,000.00
		1994 Chevy Lumina	H	500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **10,500.00**
(Total of this page)
Total > **20,710.00**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Misc. household goods and furnishing	735 ILCS 5/12-1001(b)	4,000.00	4,000.00
Books, Pictures and Other Art Objects; Collectibles			
Misc. DVD's and CD's	735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel			
Misc. clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Furs and Jewelry			
Misc. costume jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Firearms and Sports, Photographic and Other Hobby Equipment			
target pistol	735 ILCS 5/12-1001(b)	200.00	200.00
camera	735 ILCS 5/12-1001(b)	80.00	80.00
2 bicycles	735 ILCS 5/12-1001(b)	100.00	100.00
Interests in Insurance Policies			
Country Companies	215 ILCS 5/238	600.00	600.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401 (k) Wife's place of employment	735 ILCS 5/12-704	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2007 Chevy Aveo	735 ILCS 5/12-1001(c)	1,916.00	10,000.00
1994 Chevy Lumina	735 ILCS 5/12-1001(c)	500.00	500.00

Total: **9,496.00** **17,580.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 154910291618							
G M A C 15303 S 94th Ave Orland Park, IL 60462	H	Opened 5/01/07 Last Active 2/01/08 2007 Chevy Aveo				8,084.00	0.00
		Value \$ 10,000.00					
Account No. 1263157							
Wilshire Credit Corp 1776 Sw Madison St Portland, OR 97205	W	Opened 7/01/05 Last Active 11/01/05 real estate improved with a single residence and 3 "Morton" buildings located at 1943 North 400 East Road, Gilman, IL 60938				243,819.00	0.00
		Value \$ 252,000.00					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						251,903.00	0.00
Total (Report on Summary of Schedules)						251,903.00	0.00

0 continuation sheets attached

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.								
IRS Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114		J						0.00
							1,800.00	1,800.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							1,800.00	0.00 1,800.00
Total (Report on Summary of Schedules)							1,800.00	0.00 1,800.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. IOS Capital 01010058							
Abrams & Abrams, P.C. 75 E. Wacker Drive Suite 320 Chicago, IL 60601		J					1,555.00
Account No. 3809207							
Account Solutions Group, LLC P.O. Box 628 Buffalo, NY 14240-0628		J					3,667.08
Account No. 045861898011377653			Opened 3/01/98 Last Active 6/01/04 CreditCard				
Amex Po Box 297871 Fort Lauderdale, FL 33329		H					24,688.00
Account No. 051628126011336432			Opened 6/01/99 Last Active 12/01/05 CreditCard				
Amex Po Box 297871 Fort Lauderdale, FL 33329		W					4,390.00
Subtotal (Total of this page)							34,300.08

17 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 051628126011318171 Amex Po Box 297871 Fort Lauderdale, FL 33329	W	Opened 2/01/99 CreditCard				2,579.00
Account No. 3499911472295043 Amex P.O. Box 981537 El Paso, TX 79998	W	Opened 2/11/99 Last Active 8/11/05 CreditCard				2,579.00
Account No. 27301055 Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714	H	Opened 9/01/04 CollectionAttorney A.F.S. Assignee Of H				3,313.00
Account No. 38007079 Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714	W	Opened 4/01/07 CollectionAttorney A.F.S. Assignee Of H				585.00
Account No. 5491-0000-5821-0514 Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714	J					7,376.25
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 16,432.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 200745 Arthur B. Adler & Associates, Ltd. 25 East Washington Street Suite 500 Chicago, IL 60602-1702	J					9,578.00
Account No. 6879450119012836163 Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046	J					1,872.54
Account No. 7073539 Atg Credit Llc 1043 W. Grandville Chicago, IL 60660	H	Opened 11/01/04 Last Active 10/01/04 Collection Naperville Radi				352.00
Account No. 90004456946 Bay View Acceptance Corporation P.O. Box 4309 Covina, CA 91723	J	repossessed automobile				16,500.00
Account No. 3663308 Biehl & Biehl P.O. Box 66415 Chicago, IL 60666	J	Daily Southtown				223.44
Sheet no. 2 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 28,525.98

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 01 M1 123445	J						6,490.05	
Bowman Heintz Boscia & Vician 8605 Broadway Merrillville, IN 46410								
Account No. 4225-8133-4000-3323	W		Opened 4/01/06 Last Active 9/01/05 CollectionAttorney Chase Manhattan Bank				1,719.00	
Cach Llc 370 17th St Ste 5000 Denver, CO 80202								
Account No. 4388-6413-7002-5806	H		Opened 5/01/96 Last Active 8/01/05 CreditCard				2,298.00	
Cap One Bk Po Box 85520 Richmond, VA 23285								
Account No. Q557910	H		Opened 2/01/04 Last Active 12/01/03 CollectionAttorney Mchenry Savings Bank				10,940.00	
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085								
Account No. 1002804924	W		Opened 7/01/04 Last Active 6/23/06 Automobile				6,356.00	
Cfc Deficiency Recover 5225 Crooks Rd Ste 140 Troy, MI 48098								
Sheet no. 3 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	27,803.05

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1002804924 Cfc Deficiency Recover 5225 Crooks Rd Ste 140 Troy, MI 48098	W	Opened 7/01/04 Last Active 6/23/06 Automobile				6,356.00
Account No. 9999306954 3849322 Chicago Sun Times 401 N. Wabash Avenue Chicago, IL 60611	J					18.42
Account No. 4621-2030-3855-7444 Citi Po Box 6003 Hagerstown, MD 21747	W	Opened 1/01/01 Last Active 7/08/05 CreditCard				5,591.00
Account No. 5818420 Collection Company Of 700 Longwater Dr Norwell, MA 02061	H	Opened 12/01/06 Last Active 6/01/06 CollectionAttorney Drs Kasper Heaton				1,052.00
Account No. 1434801145 Cred Protections Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240	W	Opened 11/01/07 Last Active 2/01/06 CollectionAttorney				475.00
Sheet no. <u>4</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 13,492.42

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 05 014782932		J					153.78
Credit Collection Services Two Wells Avenue Newton Center, MA 02459							
Account No. 01 000220583		J					567.18
Credit Collection Services Two Wells Avenue Newton Center, MA 02459							
Account No. 34046892		W	Opened 4/01/07 Last Active 10/01/05 CollectionAttorney Comcast-Chicago Seco				450.00
Credit Management Lp 4200 International Pkwy Carrolllton, TX 75007							
Account No. 001-7458694-001		J					7,167.54
Dell Financial Svcs. PO Box 5292 Carol Stream, IL 60197							
Account No. 328313431498		H	Opened 12/01/03 CollectionAttorney Village Of Alsip				250.00
Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523							
Sheet no. 5 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							8,588.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6011-0076-9020-6999 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	W	Opened 1/01/00 Last Active 8/28/05 CreditCard				3,113.00
Account No. Dohrn Transfer Company 625 3rd Avenue Rock Island, IL 61201	J					668.94
Account No. 60970 DRS Kasper Heaton Wright Pagni 7625 West 159th Street Tinley Park, IL 60477	J					1,152.00
Account No. E029098233 Edward Hospital 801 S. Washington Naperville, IL	J					647.47
Account No. 7083714247919 Encore Recivable Management P.O. Box 3330 Olathe, KS 66063-3330	J	SBC				57.83
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						5,639.24
Subtotal (Total of this page)						5,639.24

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 841362247 Fifth Third Bank MD 1MOC2G-4050 38 Fountain Sq. Plaza Cincinnati, OH 45263	J					8,627.56
Account No. 4465682300579336 First American Investm 2805 Wehrle Dr Ste 11 Williamsville, NY 14221	W	Opened 7/01/07 CollectionAttorney Providian				3,928.00
Account No. 4168-1000-0903-6599 First Select P.O. Box 9081 Pleasanton, CA 94566-9774	J					6,975.80
Account No. 728504 Gibson Community Hospital 1120 N. Melvin Street Gibson City, IL 60936	J					350.00
Account No. 3727-665433-42006 Global Vantedge P.O. Box 12237 Hauppauge, NY 11788-0867	J					22,850.11
Sheet no. <u>7</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						42,731.47
Subtotal (Total of this page)						42,731.47

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1590581-3832226 Hinckley Springs 4170 Tanner Creek Drive Flowery Branch, GA 30542-2839	J					70.70
Account No. 1066909281 HSBC Carson P.O. Box 15521 Wilmington, DE 19805	J					443.00
Account No. 225193671 Hsbc/Carsn Po Box 15521 Wilmington, DE 19805	H	Opened 11/01/97 Last Active 6/30/05 ChargeAccount				133.00
Account No. 600430090939 Hsbc/Menards Pob 15521 Wilmington, DE 19805	H	Opened 6/13/97 Last Active 10/25/03 ChargeAccount				2,944.00
Account No. 9631399 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 4/01/02 Last Active 12/12/07 student loan				5,259.00
Sheet no. 8 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 8,849.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9631599 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 6/01/03 Last Active 12/12/07 student loan				5,239.00
Account No. 9631499 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 4/01/02 Last Active 12/12/07 student loan				5,170.00
Account No. 9631699 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 6/01/03 Last Active 12/12/07 student loan				4,986.00
Account No. 9631799 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 10/01/00 Last Active 12/12/07 student loan				4,410.00
Account No. 9631199 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 4/01/02 Last Active 12/12/07 student loan				4,177.00
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 23,982.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9631299 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 4/01/02 Last Active 12/12/07 student loan				3,347.00
Account No. 9631899 IDAPP 1755 Lake Cook Rd Deerfield, IL 60015	W	Opened 10/01/00 Last Active 12/12/07 student loan				2,540.00
Account No. 8076612 Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487	H	Opened 6/01/05 CollectionAttorney High Tech Medical Pa				765.00
Account No. 7390681 Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487	H	Opened 10/01/04 CollectionAttorney Sullivan Urgent Aid				207.00
Account No. Illinois Dept.of Employment Securit Benefit Repayments P.O. Box 19286 Springfield, IL 62794-9286	J					200.00
Sheet no. <u>10</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,059.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 2674-726		J					44,312.71
James F. Dunneback 14535 John Humphrey Drive Suite 101 Orland Park, IL 60462							
Account No. 29921		J					271.80
Larsen Packing Products, Inc. P.O. Box 252 Medinah, IL 60157-0252							
Account No. 54361604-10		J					16,164.38
Law Offices of Mitchell N. Kay, PC P.O. Box 2374 Chicago, IL 60690-2374							
Account No.		J					30,932.00
Lombard Joint Venture 4245 W. 123rd Street Alsip, IL 60803							
Account No. 8052141032		H	Opened 8/02/05 Collection Med1 02 Edward Hospi				2,913.00
Merchants Cr 223 W Jackson St Chicago, IL 60606							
Sheet no. <u>11</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							94,593.89

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8525213828	W	W	Opened 10/01/07				2,023.00
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123							
Account No. 8525213828	W	W	Opened 10/01/07				2,023.00
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123							
Account No. 5832030	H	H	Opened 12/01/04 CollectionAttorney Ingalls Memorial Hos				1,000.00
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018							
Account No. NR7073539	J	J					352.00
Naperville Radiologists S.C. 6910 S. Madison Street Willowbrook, IL 60527							
Account No.	J	J					4,680.00
National Lift Truck, Inc 3333 Mt. Prospect Road Franklin Park, IL 60131							
Sheet no. 12 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							10,078.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 32830537 Nationwide Credit, Inc. 4700 Vestal Parkway E Vestal, NY 13850-3770	J					76.80
Account No. 4264-2981-9950-7099 NCO P.O. Box 41417 Philadelphia, PA 19101	J					7,107.26
Account No. 4151103191 NICOR, Attn.: Bankruptcy PO Box 190 Aurora, IL 60507	J	3821 Lease				0.00
Account No. 03 M6 3562 Orenic, Cappetta & Assoc. 1900 Spring Road Suite 102 Oak Brook, IL 60523	J	McHenry Savings Bank				10,338.83
Account No. 6525567482 Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004	W	Opened 2/01/05 Last Active 7/26/06 Automobile				23,131.00
Sheet no. 13 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						40,653.89
Subtotal (Total of this page)						40,653.89

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 00 CH 524	J					1,000.00
Pierce & Associates One North Dearborn, Suite 1300 Chicago, IL 60602						
Account No. SBC-7084895345497	H	Last Active 5/01/01				349.00
Portfolio 120 Corporate Blvd, Ste 100 Norfolk, VA 23502						
Account No. 78819901000	J					348.52
Portfolio Recovery Assoc. Dept. 922 PO Box 4115 Concord, CA 94524						
Account No. 701344	J					30.00
Radiology Imaging Consultation P.O. Box 1886 Harvey, IL 60426						
Account No. 9255871100	J	Nextel Communications				160.90
Risk Management Alternatives, Inc. PO Box 150324 Atlanta, GA 30315-0185						
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,888.42

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1350281 Roadway Express P.O. Box 1111 Akron, OH 44393-0001	J					510.07
Account No. 81526545583705 SBC, Bankruptcy PO Box 769 Arlington, TX 76004	J					85.18
Account No. Seggebruch Agency P.O. Box 460 Cissna Park, IL 60924	J					518.05
Account No. OCS 202693 Servicing Solutions LLC P.O. Box 3875 Southfield, MI 48037-3875	J	Auto Vest				10,760.91
Account No. 15-701344-01-01 Sullivan Urgent Aid Ctrs, LTD PO Box 87844 Carol Stream, IL 60188-7844	J					207.00
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,081.21

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 266297 T.M. Doyle Teaming Co. 14508 John Humphrey Drive Orland Park, IL 60462	J					488.75
Account No. 4352376693728925 Target Nb Po Box 673 Minneapolis, MN 55440	W	Opened 11/01/99 Last Active 10/01/05 CreditCard				3,318.00
Account No. 6035320173679505 Thd/Cbsd Po Box 6003 Hagerstown, MD 21747	W	Opened 7/01/05 Last Active 6/27/06 ChargeAccount				1,321.00
Account No. T39691BU The Internet Truckstop P.O. Box 99 New Plymouth, ID 83655	J					125.00
Account No. 4010 Lease The Lombard Investment Company 4245 W. 123rd Street Alsip, IL 60803	J					2,643.00
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,895.75

B6F (Official Form 6F) (12/07) - Cont.

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4417-1622-8614-7159 Unifund 11802 Conrey Rd Cincinnati, OH 45249	W	Opened 12/27/07 Last Active 10/01/05 FactoringCompanyAccount				2,347.00
Account No. HOUSE-5123003044302078 Unifund Co 10751 Montgomery Road Cincinnati, OH 45242	W	Last Active 9/01/05				7,543.00
Account No. BWZ2005041 Weinstock & O'Malley P.O. Box 311 105 White Oak Lane, 2nd Floor Old Bridge, NJ 08857-1006	J					888.35
Account No.						
Account No.						
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) Total (Report on Summary of Schedules)
						10,778.35
						395,373.20

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re **Donald G. Pickel,
Dace Lilo**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Donald G. Pickel**
Dace Lilo

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	unemployed	leasing assistant
Name of Employer		
How long employed	1 year	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 0.00	\$ 3,097.45
\$ 0.00	\$ 0.00

2. Estimate monthly overtime

3. SUBTOTAL

\$ 0.00	\$ 3,097.45
----------------	--------------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 487.50
----------------	------------------

b. Insurance

\$ 0.00	\$ 0.00
----------------	----------------

c. Union dues

\$ 0.00	\$ 0.00
----------------	----------------

d. Other (Specify): **Medical Insurance**

\$ 0.00	\$ 71.78
----------------	-----------------

\$ 0.00	\$ 0.00
----------------	----------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 559.28
----------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 2,538.17
----------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 0.00	\$ 0.00
----------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or government assistance

(Specify):

\$ 0.00	\$ 0.00
----------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify):

\$ 0.00	\$ 0.00
----------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 0.00	\$ 2,538.17
----------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 2,538.17	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor(s)

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>825.00</u>
a. Are real estate taxes included?	Yes ____ No <u>X</u>		
b. Is property insurance included?	Yes ____ No <u>X</u>		
2. Utilities:		\$	<u>0.00</u>
a. Electricity and heating fuel		\$	<u>0.00</u>
b. Water and sewer		\$	<u>0.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other <u>cell phone</u>		\$	<u>160.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
4. Food		\$	<u>400.00</u>
5. Clothing		\$	<u>70.00</u>
6. Laundry and dry cleaning		\$	<u>30.00</u>
7. Medical and dental expenses		\$	<u>46.67</u>
8. Transportation (not including car payments)		\$	<u>260.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>50.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>19.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>0.00</u>
e. Other <u>insurance</u>		\$	<u>70.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>IRS debt</u>		\$	<u>100.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>183.00</u>
b. Other <u>student loan payment</u>		\$	<u>200.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>train pass</u>		\$	<u>130.00</u>
Other _____		\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	\$	<u>2,538.17</u>
b.	Average monthly expenses from Line 18 above	\$	<u>2,543.67</u>
c.	Monthly net income (a. minus b.)	\$	<u>-5.50</u>

United States Bankruptcy Court
Northern District of Illinois

In re **Donald G. Pickel**
Dace Lilo

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 28, 2008**

Signature **/s/ Donald G. Pickel**
Donald G. Pickel
Debtor

Date **February 28, 2008**

Signature **/s/ Dace Lilo**
Dace Lilo
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Donald G. Pickel
Dace Lilo**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,500.00	2007: Husband's Income from insurance renewals
\$4,211.55	2008: Wife's income from Merchandise Mart Properties, Inc. y-t-d
\$30,226.38	2007: Wife's Income from Merchandise Mart Properties, Inc.
\$3,010.00	2007: Wife's unemployment benefits
\$25,685.17	2006: Wife's Income from Incobrasa Industries, Ltd.
\$1,556.68	2006: Husband income from United American Insurance Company
\$14,603.00	2006: Husband's Income from Richard Cairo
\$2,497.00	2006: Wife's unemployment benefits

AMOUNT
\$1,843.00

SOURCE
2006: Husband's business income

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$1,800.00

SOURCE
2007: Income from gambling

3. Payments to creditors

None
☒

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL
OWING

None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
**07 CH 90 Wells Fargo Bank
v. Dace Lilo & Donald Pickel,
et al**

NATURE OF PROCEEDING
judgment of foreclosure

COURT OR AGENCY
AND LOCATION
**Circuit Court for the 21st
Judicial Circuit Iroquois
County-Watseka, Illinois**

STATUS OR
DISPOSITION
**judgment of foreclosure
pending**

Target Bank 06 SC 241

collection

**Circuit Court for the 21st
Judicial Circuit Iroquois
County-Watseka, Illinois**

non-wage garnishment pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Target	1/29/2008	bank account frozen in the amount of \$3,273.00

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Dimler Chrysler	6/2006	2005 Dodge Magnum
Chase Auto	6/30/2006	2004 Nissan Sentra

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Christine R. Piesiecki 9800 S. Roberts Rd., Suite 205 Palos Hills, IL 60465	February 12, 2008	\$1,200.00
Peter Geraci	2/07/2008	\$100.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
third party	12/2007	\$1,100.00 heater

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1943 North 400 East Road Gilman, IL 60938	same	prior to October 2007

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
D & D Delivery,	-5038	or Midwest Warehouse Intrucking Inc.	sole proprietorship engage in Penny Saver delivery until 2003; then breaking down large shipping containers	1994 thru September 2006

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 28, 2008

Signature /s/ Donald G. Pickel
Donald G. Pickel
Debtor

Date February 28, 2008

Signature /s/ Dace Lilo
Dace Lilo
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

United States Bankruptcy Court
Northern District of Illinois

In re **Donald G. Pickel**
Dace Lilo

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
real estate improved with a single residence and 3 "Morton" buildings located at 1943 North 400 East Road, Gilman, IL 60938	Wilshire Credit Corp	X			
2007 Chevy Aveo	G M A C				X

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date **February 28, 2008**

Signature **/s/ Donald G. Pickel**
Donald G. Pickel
Debtor

Date **February 28, 2008**

Signature **/s/ Dace Lilo**
Dace Lilo
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **Donald G. Pickel**
Dace Lilo

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,200.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,200.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **February 28, 2008**

/s/ Christine R. Piesiecki

Christine R. Piesiecki

Christine R. Piesiecki

9800 S. Roberts Rd., Suite 205

Palos Hills, IL 60465

708-233-6833 Fax: 708-233-6834

polskadwok@at@aol.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Christine R. Piesiecki

Printed Name of Attorney
Address:
9800 S. Roberts Rd., Suite 205
Palos Hills, IL 60465
708-233-6833

X **/s/ Christine R. Piesiecki** **February 28, 2008**

Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Donald G. Pickel
Dace Lilo

Printed Name of Debtor

X **/s/ Donald G. Pickel** **February 28, 2008**

Signature of Debtor Date

Case No. (if known) _____

X **/s/ Dace Lilo** **February 28, 2008**

Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **Donald G. Pickel** Case No. _____
Dace Lilo Debtor(s) Chapter **7**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **141**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **February 28, 2008** **/s/ Donald G. Pickel**
Donald G. Pickel
Signature of Debtor

Date: **February 28, 2008** **/s/ Dace Lilo**
Dace Lilo
Signature of Debtor

Abrams & Abrams, P.C.
75 E. Wacker Drive
Suite 320
Chicago, IL 60601

Account Solutions Group, LLC
P.O. Box 628
Buffalo, NY 14240-0628

Alliance One
1160 Centre Pointe Drive, #1
Mendota Heights, MN 55120

American Express
P.O. Box 297804
Fort Lauderdale, FL 33329-7804

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Amex
P.O. Box 981537
El Paso, TX 79998

Arrow Financial Servic
5996 W Touhy Ave
Niles, IL 60714

Arrow Financial Services
5996 W. Touhy Avenue
Niles, IL 60714

Arrow Financial Services
5996 Touhy Avenue
Niles, IL 60714

Arthur B. Adler & Associates, Ltd.
25 East Washington Street
Suite 500
Chicago, IL 60602-1702

Associated Recovery Systems
P.O. Box 469046
Escondido, CA 92046-9046

Associated Recovery Systems
P.O. Box 469048
Escondido, CA 92046-9048

ATG Credit
PO Box 14895
Chicago, IL 60614-4895

Atg Credit Llc
1043 W. Grandville
Chicago, IL 60660

Baker, Miller, Markoff & Krasny
29 N. Wacker Drive, 5th floor
Chicago, IL 60606

Bay View Acceptance Corporation
P.O. Box 4309
Covina, CA 91723

Biehl & Biehl
P.O. Box 66415
Chicago, IL 60666

Blitt & Gaines P.C.
661 Glenn Ave.
Wheeling, IL 60090

Booth & Associates
2901 South LynnhavenDrive
Suite 230
Virginia Beach, VA 23452

Bowman Heintz Boscia & Vician
8605 Broadway
Merrillville, IN 46410

Cach Llc
370 17th St Ste 5000
Denver, CO 80202

Cap One Bk
Po Box 85520
Richmond, VA 23285

Capital Management Services, Inc
726 Exchange Street, Suite 700
Buffalo, NY 14210

Carson Pierie Scott 130
P.O. Box 17633
Baltimore, MD 21297-1633

CARTEGY
P.O. Box 30046
Tampa, FL 33630-3046

Certified Services Inc
1733 Washington St Ste 2
Waukegan, IL 60085

Cfc Deficiency Recover
5225 Crooks Rd Ste 140
Troy, MI 48098

Chase
P.O. Box 15548
Wilmington, DE 19886-5548

Chicago Sun Times
401 N. Wabash Avenue
Chicago, IL 60611

Chrysler Financial
P.O. Box 5500
Detroit, MI 48255-2494

Chrysler Financial
P.O. Box 551080
Jacksonville, FL

Citi
Po Box 6003
Hagerstown, MD 21747

Client Services, Inc.
3451 Harry Truman B lvd.
Saint Charles, MO 63301-3236

Collection Company Of
700 Longwater Dr
Norwell, MA 02061

Comcast Cable
PO Box 3002
Southeastern, PA 19398-3002

Cred Protections Assoc
1355 Noel Rd Suite 2100
Dallas, TX 75240

Credit Collection Services
Two Wells Avenue
Newton Center, MA 02459

Credit Management Lp
4200 International Pkwy
Carrollton, TX 75007

Dell Financial Svcs.
PO Box 5292
Carol Stream, IL 60197

Dell Financial Svcs.
PO Box 5292
Carol Stream, IL 60197-5292

Dependon Collection Se
120 W 22nd St Ste 360
Oak Brook, IL 60523

DirectTV
P.O. Box 78626
Phoenix, AZ 85062-8626

Discover
P.O. Box 3008
New Albany, OH 43054-3008

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Dohrn Transfer Company
625 3rd Avenue
Rock Island, IL 61201

DRS Kasper Heaton Wright Pagni
7625 West 159th Street
Tinley Park, IL 60477

Eagle Recovery Associates
424 S. W. Washington Street
Peoria, IL 61602

Edward Hospital
801 S. Washington
Naperville, IL

Encore Recivable Management
P.O. Box 3330
Olathe, KS 66063-3330

ER SOLUTIONS, Inc.
P.O. Box 9004
Renton, WA 98057

Evergreen Sales & Marketing Service
4906 S. Memorial Drive
Tulsa, OK 74145

Fifth Third Bank
MD 1MOC2G-4050
38 Fountain Sq. Plaza
Cincinnati, OH 45263

Financial Management Systems
869 E. Schaumburg Road
PMB 264
Schaumburg, IL 60194-3654

First American Investm
2805 Wehrle Dr Ste 11
Williamsville, NY 14221

First National Collection Bureau
3631 Warren Way
Reno, NV 89509

First Select
P.O. Box 9081
Pleasanton, CA 94566-9774

FMA Alliance
11811 N. Freeway
Suite 900
Houston, TX 77060

Focus Receivables Management
1130 Northchase Parkway
Suite 150
Marietta, GA 30067

Ford Motor Credit
National Bankruptcy Svc. Cntr.
PO Box 537901
Livonia, MI 48153-7901

G M A C
15303 S 94th Ave
Orland Park, IL 60462

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

Gibson Community Hospital
1120 N. Melvin Street
Gibson City, IL 60936

Global Vantedge
P.O. Box 12237
Hauppauge, NY 11788-0867

Healthcare Collection Svcs.
PO Box 298
Norwell, MA 02061-0298

High Technology, Inc.
11800 Southwest Highway
Palos Heights, IL 60463

Hinckley Springs
4170 Tanner Creek Drive
Flowery Branch, GA 30542-2839

Home Depor Credit Services
P.O. Box 689100
Des Moines, IA 50368-9100

HSBC Card Services
P.O. Box 17313
Baltimore, MD 21297-1313

HSBC Carson
P.O. Box 15521
Wilmington, DE 19805

Hsbc/Carsn
Po Box 15521
Wilmington, DE 19805

Hsbc/Menards
Pob 15521
Wilmington, DE 19805

I.C. System
444 Highway 96 East
P.O. Box 64887
Saint Paul, MN 55164-0887

I.D.E.S. Benefit Repayments
P.O. Box 6996
Chicago, IL 60680-6996

ICS
PO Box 646
Oak Lawn, IL 60454-0646

IDAPP
1755 Lake Cook Rd
Deerfield, IL 60015

Illinois Attorney General
100 W. Randolph
Chicago, IL 60601

Illinois Collection Se
8231 185th St Ste 100
Tinley Park, IL 60487

Illinois Dept.of Employment Securit
Benefit Repayments
P.O. Box 19286
Springfield, IL 62794-9286

Imperial Credit Systems
125 N. Parkside Drive
Suite 302
Colorado Springs, CO 80909

Ingalls Memorial Hospital
One Ingalls Drive
Harvey, IL 60426

IRS
Centralized Insolvency Operations
P.O. Box 21126
Philadelphia, PA 19114

James F. Dunneback
14535 John Humphrey Drive
Suite 101
Orland Park, IL 60462

John Lee Jackson
1445 Langham Creek Drive
Houston, TX 77084

Larsen Packing Products, Inc.
P.O. Box 252
Medinah, IL 60157-0252

Law Offices of Mitchell N. Kay, PC
P.O. Box 2374
Chicago, IL 60690-2374

Lombard Joint Venture
4245 W. 123rd Street
Alsip, IL 60803

MBNA America
PO Box 15026
Wilmington, DE 19850-5026

McCarthy, Burgess & Wolff
26000 Cannon Road
Bedford, OH 44146

Merchants Cr
223 W Jackson St
Chicago, IL 60606

Merchants' Credit Guide Co.
223 W. Jackson Blvd.
Chicago, IL 60606

Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

MRS Associates
3 Executive Campus, Suite 400
Cherry Hill, NJ 08002

Mrsi
2250 E Devon Ave Ste 352
Des Plaines, IL 60018

Naperville Radiologists S.C.
6910 S. Madison Street
Willowbrook, IL 60527

National Action Financial Serv.
165 Lawrence Bell Drive
Suite 100
Buffalo, NY 14231

National Asset Reconvert
2880 Dresden Drive
Suite 200
Atlanta, GA 30341

National Enterprise Systems
29125 Salon Road
Solon, OH 44139-3442

National Lift Truck, Inc
3333 Mt. Prospect Road
Franklin Park, IL 60131

Nationwide Credit, Inc.
4700 Vestal Parkway E
Vestal, NY 13850-3770

NCO
P.O. Box 41417
Philadelphia, PA 19101

NCO Financial Systems Inc.
507 Prudential Road
Horsham, PA 19044

NICOR, Attn.: Bankruptcy
PO Box 190
Aurora, IL 60507

Orenic, Cappetta & Assoc.
1900 Spring Road
Suite 102
Oak Brook, IL 60523

Overnite Transportation Comp.
P.O. Box 79755
Baltimore, MD 21279-0755

Oxford Management Service
CS 9018
Melville, NY 11747

Paccar Financial Cor
777 106th Ave Ne
Bellevue, WA 98004

Pierce & Associates
One North Dearborn, Suite 1300
Chicago, IL 60602

Pioneer Credit Recovery
26 Edward St.
Arcade, NY 14009

Portfolio
120 Corporate Blvd, Ste 100
Norfolk, VA 23502

Portfolio Recovery Assoc.
Dept. 922
PO Box 4115
Concord, CA 94524

Primary Financial Services
3115 N. 3rd Avenue
Suite 112
Phoenix, AZ 85013

Providian Financial
P.O. Box 660433
Dallas, TX 75266-0433

Radiology Imaging Consultation
P.O. Box 1886
Harvey, IL 60426

Redline Recovery Services, LLC
6464 Savoy Drive, 4th Floor
Houston, TX 77036

Regency Credit L.L.C.
1403 W. 10th Place
Suite B-110
Tempe, AZ 85281

Regional Adjustment Bureau
3009 Davies Plantation Road
Arlington, TN 38002-4298

Risk Management Alternative, Inc.
11214 Renner Road
Lenexa, KS 66219

Risk Management Alternatives, Inc.
PO Box 150324
Atlanta, GA 30315-0185

Roadway Express
P.O. Box 1111
Akron, OH 44393-0001

SBC, Bankruptcy
PO Box 769
Arlington, TX 76004

Seggebruch Agency
P.O. Box 460
Cissna Park, IL 60924

Servicing Solutions LLC
P.O. Box 3875
Southfield, MI 48037-3875

Sullivan Urgent Aid Ctrs, LTD
PO Box 87844
Carol Stream, IL 60188-7844

Synter Resource Group
P.O. Box 63247
2430 Mall Drive Suite 210
North Charleston, SC 29419-3247

T.M. Doyle Teaming Co.
14508 John Humphrey Drive
Orland Park, IL 60462

Target Nb
Po Box 673
Minneapolis, MN 55440

Thd/Cbsd
Po Box 6003
Hagerstown, MD 21747

The Best Service Company
1

The Internet Truckstop
P.O. Box 99
New Plymouth, ID 83655

The Lombard Investment Company
4245 W. 123rd Street
Alsip, IL 60803

Tiburon Financial
218 A S. 108th Avenue
Omaha, NE 68154

Unifund
11802 Conrey Rd
Cincinnati, OH 45249

Unifund Co
10751 Montgomery Road
Cincinnati, OH 45242

United Collection Bureau
5620 Southwyck Blvd., Suite 206
Toledo, OH 43614

United Recovery
5800 N. Course Dr.
Houston, TX 77072

Universal Fidelity, LP
P.O. Box 941911
Houston, TX 77094-8911

Valentine & Kebarts, Inc.
P.O. Box 325
Lawrence, MA 01842

Washington Mutual Bank
P.O. Box 99604
Arlington, TX 76096-9604

Weinstock & O'Malley
P.O. Box 311
105 White Oak Lane, 2nd Floor
Old Bridge, NJ 08857-1006

Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715

Wilshire Credit Corp
1776 Sw Madison St
Portland, OR 97205